# Case 17-30109 Doc 1 Filed 10/06/17 Entered 10/06/17 17:49:19 Desc Main Document Page 1 of 42 United States Bankruptcy Court

### Northern District of Illinois, Eastern Division

Debtor

Joint Debtor

Chase PO Box 15145 Wilmington, DE 19850-5145

COOK LAW MAGISTRATE - CHICAGO c/o PORTFOLIO RECOVERY BLATT HASENMILLER 10 S La Salle St # 2200 Chicago, IL 60603-1069  $_{B201B\ (Form\ 201B)}$  Case 17-30109

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Desc Main

### Document Page 3 of 42 United States Bankruptcy Court

Northern District of Illinois, Eastern Division

IN RE:	Case No
Yaseen, Juwana Taher	Chapter 7
Debtor(s)	<u> </u>

	THE BANKRUPTCY CODE	
Certificate of [Non-Attorn	ney] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the d notice, as required by § 342(b) of the Bankruptcy Code.	ebtor's petition, hereby certify that I delivered	to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition preparer the Social Securi principal, respon	number (If the bankruptcy is not an individual, state ity number of the officer, sible person, or partner of etition preparer.)
X	(Required by 11	
Certific	ate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read	the attached notice, as required by § 342(b) of	of the Bankruptcy Code.
Yaseen, Juwana Taher	X /s/ Juwana Taher Yaseen	10/06/2017
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Fill in this inform	ation to identify your	case:		
Debtor 1	Juwana Taher Ya	seen		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS, EASTERN DIVISION	
0				
Case number (if known)				☐ Check if this is an amended filing
Official For	m 108			
		n for India	iduala Filipa Undar Chant	- <b>-</b> 7
Statemen	t of intentio	n tor inaly	riduals Filing Under Chapt	<b>EF</b> / 12/15
creditors have you have lease	ridual filing under chap claims secured by you ed personal property a	ur property, or nd the lease has no	t expired.	
	er is earlier, unless the		ou file your bankruptcy petition or by the date set time for cause. You must also send copies to the	
	ople are filing together the form.	in a joint case, both	are equally responsible for supplying correct info	ormation. Both debtors must sign
	nd accurate as possibl ur name and case num		needed, attach a separate sheet to this form. On th	e top of any additional pages,
	ur Creditors Who Have	, ,		
			Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
information bel		h-4 !! -4	What do not be a self-the do not the do	Piddd
Identify the cree	ditor and the property the	nat is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
				as exempt on constant of
Creditor's			☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	
			☐ Retain the property and enter into a Reaffirmation	Yes
Description of			Agreement.	
property			Retain the property and [explain]:	
securing debt:				<u> </u>
One disease				
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	yes □ Yes
Description of			Retain the property and enter into a <i>Reaffirmation</i>	yes Li Yes
property			Agreement.  ☐ Retain the property and [explain]:	
securing debt:			Hetain the property and texplain.	
Scouring acot.				<del>_</del>
Creditor's			☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	LI NO
manno.			Retain the property and redeem it.  Retain the property and enter into a <i>Reaffirmation</i>	yes □ Yes
Description of			Agreement.	
property			☐ Retain the property and [explain]:	
securing debt:			I I V S TELEVISION	

Official Form 108

Creditor's

☐ Surrender the property.

☐ No

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Debtor 1	Yaseen, Juwana Taher	Case number (if known)	
name:		Retain the property and redeem it.	☐ Yes
Descri	ption of	☐ Retain the property and enter into a <i>Reaffirmation</i> Agreement.	
proper	•	Agreement.  ☐ Retain the property and [explain]:	
securii	ng debt:		-
Part 2:	List Your Unexpired Personal Property Lea	2505	
For any u the inforn	nexpired personal property lease that you I nation below. Do not list real estate leases.	isted in Schedule G: Executory Contracts and Unexpired L Unexpired leases are leases that are still in effect; the lease the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe	your unexpired personal property leases		Will the lease be assumed?
Lessor's	name:		□ No
Description	on of leased		_ 140
Property:			☐ Yes
Lessor's			□ No
Description Property:	on of leased		☐ Yes
, .			
Lessor's	name: on of leased		□ No
Property:			☐ Yes
Lessor's	name:		□ No
Description Property:	on of leased		<b></b>
r roperty.			☐ Yes
Lessor's	name: on of leased		□ No
Property:			☐ Yes
Lessor's	name:		□ No
Description Property:	on of leased		
r roperty.			☐ Yes
Lessor's	name: on of leased		□ No
Property:	of of leased		☐ Yes
Part 3:	Sign Below		
	naity of perjury, i declare that I have indicat that is subject to an unexpired lease.	ed my intention about any property of my estate that secu	res a debt and any personal
	Juwana Taher Yaseen	X Signature of Debtor 2	
	wana Taher Yaseen nature of Debtor 1	Signature of Debtor 2	
Date	e October 6, 2017	Date	
Dan	3010001 0, 2011		

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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	 Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Juwana First name  Taher  Middle name	First name  Middle name	
	Bring your picture identification to your meeting with the trustee.	Vasoon	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8301		

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Case number (if known)

Debtor 1 Yaseen, Juwana Taher

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs	
5.	Where you live	2311 S 3rd Ave	If Debtor 2 lives at a different address:	
		North Riverside, IL 60546-1203  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code	
		Cook	County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.	
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code	
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	

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Document Case number (if known) Debtor 1 Yaseen, Juwana Taher

Par	Tell the Court About	our Ban	kruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are		heck one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ Chapter 7							
		☐ Cha	pter 11						
		☐ Cha	pter 12						
		☐ Cha	pter 13						
8.	How you will pay the fee	— al	will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
					the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to Pay The stallments</i> (Official Form 103A).				
			•	•	,	nly if you are filing for Chapter 7. By law, a judge may, but			
		no	ot required t	o, waive your fee,	and may do so only if your income	is less than 150% of the official poverty line that applies to If you choose this option, you must fill out the Application			
					ee Waived (Official Form 103B) an				
		_							
9.	Have you filed for bankruptcy within the last	■ No.							
	8 years?	☐ Yes.	District		\\/\bar{\partial}	Construction			
			District		When	Case number			
			District		When When	Case number			
			District		when	Case number			
10.	Are any bankruptcy cases	■ No							
	pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?								
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11	Do you rent your		Go to	line 12.					
•	residence?	■ No. □ Yes.			ed an eviction judgment against vo	u and do you want to stay in your residence?			
		<b>□</b> 168.		No. Go to line 12		and any you make to deay in your rook only.			
						gment Against You (Form 101A) and file it with this			
			Ц	bankruptcy petition		g			

Debtor 1 Yaseen, Juwana Taher

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Case number (if known)

Par	Report About Any Bus	sinesses \	ou Own	as a Sole Proprieto	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.				
		☐ Yes.	Name	e and location of bus	iness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach it			per, Street, City, Stat			
	to this petition.		_		x to describe your business:		
					ess (as defined in 11 U.S.C. § 101(27A))		
				•	Estate (as defined in 11 U.S.C. § 101(51B))		
				•	efined in 11 U.S.C. § 101(53A)) r (as defined in 11 U.S.C. § 101(6))		
				None of the above	· · · · · · · · · · · · · · · · · · ·		
				TNOTIE OF THE ABOVE			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	s. If you in s, cash-fl	filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate . If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of s, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 16(1)(B).			
	For a definition of amall	■ No.	I am ı	not filing under Chap	oter 11.		
	For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code	•	11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	t 4: Report if You Own or	Have Any	Hazardo	us Property or Any	Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or		What is	the hazard?			
	safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?			
					Number, Street, City, State & Zip Code		

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Debtor 1 Yaseen, Juwana Taher

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### 15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about

credit counseling because of:

#### П Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Desc Main Page 11 of 42 Case number (if known) Document Debtor 1 Yaseen, Juwana Taher Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C.§ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ■ No. Go to line 16b. ■ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under □ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that after I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Yes. any exempt property is paid that funds will be available to distribute to unsecured creditors? excluded and administrative expenses ■ No are paid that funds will be available for distribution ☐ Yes to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 **1**-49 you estimate that you **5001-10.000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100.001 - \$500.000 ☐ More than \$50 billion □ \$500,001 - \$1 million □ \$100,000,001 - \$500 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities to □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million □ \$50,001 - \$100,000 be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Juwana Taher Yaseen

Official Form 101

Juwana Taher Yaseen Signature of Debtor 1

> October 6, 2017 MM / DD / YYYY

Executed on

Signature of Debtor 2

MM / DD / YYYY

Executed on

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Debtor 1 Yaseen, Juwana Taher

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ John Ferrentino	Date	October 6, 2017	
Signature of Attorney for Debtor		MM / DD / YYYY	
John Ferrentino			
Printed name			
Ferrentino & Associates			
Firm name			
8409 W Cermak Rd			
Riverside, IL 60546-1314			
Number, Street, City, State & ZIP Code			
		***************************************	
Contact phone	Email address	jf@fdalawus.com	
6303285			
Bar number & State			

	00100	Document	t Page 13 of 42		Widiii
Fill in this inform	nation to identify your	case and this filing:			
Debtor 1	Juwana Taher Y		Lord Name		
Debtor 2	riist Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS, EASTERN DIVISION		
Case number _					Check if this is an
					amended filing
O((; : 1 E	100A/D				
_	<u>rm 106A/B</u>				
<u>Schedul</u>	e A/B: Prop	perty			12/15
think it fits best. B information. If more Answer every ques	e as complete and accura e space is needed, attach tion.	ate as possible. If two married p	e. If an asset fits in more than one category, eople are filing together, both are equally re On the top of any additional pages, write you only Own or Have an Interest In	sponsible for supplyi	ng correct
	<u> </u>	<u></u>			
_	, , ,	e interest in any residence, build	ding, land, or similar property?		
No. Go to Par					
Yes. Where is	s the property?				
Part 2: Describe	Your Vehicles				
	•	ility vehicles, motorcycles	Executory Contracts and Unexpired Leas		
•			vehicles, other vehicles, and accessories, snowmobiles, motorcycle accessories	es	
■ No					
☐ Yes					
			es from Part 2, including any entries for	r pages	\$0.00
Part 3: Describe	Your Personal and Hous	ehold Items			
Do you own or h	nave any legal or equit	able interest in any of the fo	llowing items?	<b>port</b> Do n	rent value of the ion you own? not deduct secured ns or exemptions.
Examples: Ma	,	linens, china, kitchenware			
Yes. Descri		ld goods and furnishing	us	]	\$615.00
			<b>1</b> -		*
•		io, video, stereo, and digital eq neras, media players, games	uipment; computers, printers, scanners; m	usic collections; elec	tronic devices

Yes. Describe.....

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Case number (if known) Document Debtor 1 Yaseen, Juwana Taher \$400.00 one tv and cell phone 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$700.00 necessary wearing apparel Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for

\$1.715.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Part 3. Write that number here .....

Current value of the portion you own? Do not deduct secured

claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

□ No

Cash on hand

\$200.00

page 2

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

■ No

☐ Yes..... Institution name:

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Case number (if known) Document Debtor 1 Yaseen, Juwana Taher 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and ioint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured

claims or exemptions.

28. Tax refunds owed to you

■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

De	ebtor 1	Yaseen, Juwana Taher	Document	Page 16 0f 42  Case number (if known)	
		,			
29.		support oles: Past due or lump sum alimony, spou	usal support, child suppo	rt, maintenance, divorce settlement, property	settlement
	☐ Yes.	Give specific information			
30.		amounts someone owes you bles: Unpaid wages, disability insurance pa unpaid loans you made to someone		ts, sick pay, vacation pay, workers' compensa	tion, Social Security benefits;
		Give specific information			
31.	_Exam <sub>i</sub>	ets in insurance policies oles: Health, disability, or life insurance; he	ealth savings account (HS	SA); credit, homeowner's, or renter's insurance	
	■ No				
	⊔ Yes.	Name the insurance company of each pol Company name:	icy and list its value.	Beneficiary:	Surrender or refund value:
	If you died.	terest in property that is due you from are the beneficiary of a living trust, expect  Give specific information		I rance policy, or are currently entitled to receive	property because someone has
		•			
	Exam <sub>i</sub> ■ No	against third parties, whether or not y poles: Accidents, employment disputes, ins			
0.4	011				
	■ No	Describe each claim	every nature, including	counterclaims of the debtor and rights to	set off claims
35.	-	nancial assets you did not already list			
	■ No □ Yes.	Give specific information			
36		the dollar value of all of your entries fro 4. Write that number here		y entries for pages you have attached for	\$200.00
Pa	rt 5: De	escribe Any Business-Related Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
	_ ′	own or have any legal or equitable interest i	in any business-related pr	operty?	
		Go to line 38.			
Pa		escribe Any Farm- and Commercial Fishing- you own or have an interest in farmland, list it ir		n or Have an Interest In.	
46.		own or have any legal or equitable int	terest in any farm- or co	ommercial fishing-related property?	
	_	Go to Part 7.			
	☐ Yes	s. Go to line 47.			
Pa	rt 7:	Describe All Property You Own or Have a	an Interest in That You Dic	Not List Above	
53.	Exam	I have other property of any kind you onles: Season tickets, country club member			
	■ No □ Yes.	Give specific information			

Official Form 106A/B Schedule A/B: Property page 4

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Case number (if known) Document Debtor 1 Yaseen, Juwana Taher 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 Part 8: List the Totals of Each Part of this Form Part 1: Total real estate, line 2 55. \$0.00 Part 2: Total vehicles, line 5 56. \$0.00 57. Part 3: Total personal and household items, line 15 \$1,715.00 Part 4: Total financial assets, line 36 \$200.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total 62. \$1,915.00 \$1,915.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$1,915.00

	Ca	Se 17-30109 Duc	Document		Page 18 of 42	7.19 Desc Main					
Fil	l in this inform	ation to identify your case:	Documen		Paue 16 01 47						
De	ebtor 1	Juwana Taher Yaseen	1								
		First Name	Middle Name	L	ast Name						
	ebtor 2 ouse if, filing)	First Name	Middle Name	L	_ast Name						
Un	nited States Bar	kruptcy Court for the: NO	RTHERN DISTRICT OF	ILLIN	OIS, EASTERN DIVISION						
	ase number known)					☐ Check if this is an amended filing					
O <sup>1</sup>	fficial For	m 106C									
		e C: The Prope	erty You Cla	im	as Exempt	4/16					
propout kno	perty you listed of and attach to the wn).	on <i>Schedule A/B: Property</i> (Of is page as many copies of <i>Par</i>	fficial Form 106A/B) as yo tt 2: Additional Page as ne	ur sou cessa	ary. On the top of any additional pages	s exempt. If more space is needed, fill s, write your name and case number (if					
spe app fun to a app	ecific dollar am blicable statuto ds—may be ur a particular dol blicable statuto	ount as exempt. Alternative ry limit. Some exemptions— nlimited in dollar amount. Ho lar amount and the value of ry amount.	ly, you may claim the fu -such as those for healt owever, if you claim and the property is determi	ıll fair th aid: exem <sub>l</sub>	s, rights to receive certain benefit	g exempted up to the amount of any s, and tax-exempt retirement under a law that limits the exemption					
		the Property You Claim as	•								
1.	Which set of	exemptions are you claiming	<b>g?</b> Check one only, even	if you	ır spouse is filing with you.						
	You are cla	iming state and federal nonbar	nkruptcy exemptions. 11	U.S.C	c. § 522(b)(3)						
	☐ You are cla	iming federal exemptions. 11	U.S.C. § 522(b)(2)								
2.	For any prop	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.									
		on of the property and line on hat lists this property	Current value of the portion you own  Copy the value from Schedule A/B		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption					
		goods and furnishings	\$615.00		\$615.00	735 ILCS 5/12-1001(b)					
	Line from Sch	edule A/B: <b>6.1</b>			100% of fair market value, up to any applicable statutory limit						
	one tv and	-	\$400.00		\$400.00	735 ILCS 5/12-1001(b)					
	Line from Sch	eaule A/B. <b>1.1</b>			100% of fair market value, up to any applicable statutory limit						
	necessary v	wearing apparel edule A/B 11.1	\$700.00		\$700.00	735 ILCS 5/12-1001(a)					
	Line from Corn	000007VD. 1111			100% of fair market value, up to any applicable statutory limit						
	Cash on ha	nd edule A/B: <b>16.1</b>	\$200.00		\$200.00	735 ILCS 5/12-1001(b)					
					100% of fair market value, up to any applicable statutory limit						
3.		ning a homestead exemption ustment on 4/01/19 and every			d on or after the date of adjustment.)						

No

Official Form 106C

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes Case 17-30109 Doc 1 Filed 10/06/17 Entered 10/06/17 17:49:19 Desc Main Document Page 19 of 42

Fill in this infor	mation to identify your	case:		
Debtor 1	Juwana Taher Ya	aseen		
	First Name	Middle Name	Last Name	<del></del> )
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION	
Case number				
(if known)		_		☐ Check if this is an
				amended filing

### Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

			Docum	ent	Page 21 of 42		
Fill in	this inform	nation to identify your	case:				
Debto	or 1	Juwana Taher Ya	aseen				
		First Name	Middle Name		Last Name	· }	
Debto						.	
(Spouse	e if, filing)	First Name	Middle Name		Last Name		
United	d States Ba	nkruptcy Court for the:	NORTHERN DISTRIC	T OF I	LLINOIS, EASTERN DIVISION	. [	
Casa	number					1	
(if know	_						Check if this is an
						a	mended filing
۲۲: -	:-! =	- 400E/E					
		<u>n 106E/F</u>	,, ,, ,,				40/45
			/ho Have Unsec		DICIAIMS TY claims and Part 2 for creditors with N		12/15
chedu ): Cred he Cor	ile G: Execu litors Who H ntinuation Pa umber (if kno	tory Contracts and Unexp lave Claims Secured by P age to this page. If you ha	ired Leases (Official Form roperty. If more space is ne ve no information to report	106G). eded, (	list executory contracts on Schedule A/l Do not include any creditors with partial copy the Part you need, fill it out, numbe art, do not file that Part. On the top of any	ly secured claims t r the entries in the	that are listed in Schedule boxes on the left. Attach
		ors have priority unsecure					
	No. Go to P	art 2.					
	Yes.						
Part 2		II of Your NONPRIORIT	Y Unsecured Claims				
3. Do	any credito	ors have nonpriority unse	cured claims against you?				
	No. You ha	ve nothing to report in this r	eart. Submit this form to the co	ourt witl	h vour other schedules.		
					.,,		
	Yes.						
un	secured clair	m, list the creditor separatel	y for each claim. For each cla	aim liste	the creditor who holds each claim. If a cred, identify what type of claim it is. Do not list have more than three nonpriority unsecure	t claims already incl	uded in Part 1. If more
							Total claim
4.1	Chase		I ast 4 digi	ts of ac	count number		\$8,000.00
···		y Creditor's Name		0. 0.			φο,σσσ.σσ
			When was	the de	bt incurred?		_
	PO Box	( 15145 gton, DE 19850-514					
		treet City State Zlp Code		date yo	u file, the claim is: Check all that apply		
	Who incu	rred the debt? Check one.		-			
	Debtor	1 only	☐ Conting	ent			
	☐ Debtor	2 only	☐ Unliquid				
		1 and Debtor 2 only	☐ Dispute				
	☐ At leas	st one of the debtors and an	other Type of NC	ONPRIC	ORITY unsecured claim:		
	☐ Check	if this claim is for a com	munity	loans			
	debt				sing out of a separation agreement or divorc	ce that you did not	
	_	m subject to offset?	report as pr	-			
	No		☐ Debts to	o pensio	on or profit-sharing plans, and other similar		
	☐ Yes		Other. S	Specify	credit card debt believed by debt held in her name	lebtor to be	

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Debto	Yaseen, Juwana Taher	Case number (f know)	
4.2	Chase	Last 4 digits of account number	\$6,000.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 15145	With was the dest mounted.	
	Wilmington, DE 19850-5145		
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐Yes	Credit card debt believed by debtor to be held in her name	
	COOK LAW MAGISTRATE		
4.3	COOK LAW MAGISTRATE - CHICAGO	Last 4 digits of account number 1858	\$930.00
	Nonpriority Creditor's Name	When was the debt incurred?	·
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Judgment account opened 9/12/2013	
	COOK LAW MAGISTRATE -		
4.4	CHICAGO	Last 4 digits of account number 9490	\$8,974.00
	Nonpriority Creditor's Name c/o PORTFOLIO RECOVERY BLATT HASENMILLER	When was the debt incurred?	
	10 S La Salle St # 2200 Chicago, IL 60603-1069 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ NO  ☐ Yes	Other Specific Judgment account opened 8/27/2013	
	LL TES	- Other Specify Juliument account Coeffet 0//1/7013	

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1	Yaseen,	Juwana	Taher
----------	---------	--------	-------

have more than one creditor for any of the debts the notified for any debts in Parts 1 or 2, do not fill out		dditional creditors here. If you do not have additional persons to be
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Cavalry Portfolio	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims 9490
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Portfolio Recovery	Line 4.3 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims 1858

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				1	Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims from Part 2	6a.	Obligations arising out of a separation agreement or divorce that			
nom ran 2	og.	you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	23,904.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	23,904.00

Fill in this infor	mation to identify your	case:		
Debtor 1	Juwana Taher Ya	aseen		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION	
Case number				
(if known)		_		

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number,	whom you have the Street, City, State and ZIP	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			<del>_</del>
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					_
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>

		Docume	nt Page 25 d	OT 42	
Fill in this in	formation to identify your				
Debtor 1	Juwana Taher Ya	iseen			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
-	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTER	N DIVISION	
Case numbe	_				
(if known)					☐ Check if this is an amended filing
	Form 106H	• .			
Schedu	lle H: Your Cod	ebtors			12/15
California  No. G  Yes. D	a, Idaho, Louisiana, Nevada, o to line 3. Did your spouse, former spous nn 1, list all of your codebto pain as a codebtor only if th	New Mexico, Puerto Rico, se, or legal equivalent live wors. Do not include your sat person is a guarantor	Texas, Washington, and ith you at the time?  spouse as a codebtor it or cosigner. Make sure	d Wisconsin.)  f your spouse is filing you have listed the c	states and territories include Arizona, with you. List the person shown in reditor on Schedule D (Official Form
Column		106E/F), or Schedule G (C	Official Form 106G). Us		lle E/F, or Schedule G to fill out
	me, Number, Street, City, State and Z	IP Code		Check all schedule	editor to whom you owe the debt es that apply:
3.1 Na				☐ Schedule D, lin☐ Schedule E/F,☐ Schedule G, lin☐	line
Nu Cit	mber Street y	State	ZIP Code		
3.2 Na	me			□ Schedule D, lin □ Schedule E/F, □ Schedule G, lir	line
Nu	mber Street	State	7IP Code	_	

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Fill	in this information to identify your ca	ase:								
Del	btor 1 Juwana Tah	er Yaseen			_					
_	btor 2 puse, if filing)				_					
Uni	ited States Bankruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS, EA	STERN	_					
Cas	se number					Check	c if this is:	:		
(If kr	nown)		•			☐ Ar	n amende	ed filing		
								ent showing of the follov	g postpetition wing date:	chapter 13
0	fficial Form 106I					MI	M / DD/ \	/YYY	-	
S	chedule I: Your Inco	ome								12/15
spo atta	plying correct information. If you a use. If you are separated and you ch a separate sheet to this form. Count 1: Describe Employment	spouse is not filing wit	h you, do not inclu	de informa	ation	about yo	our spou	se. If more	e space is ne	eded,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-fi	ling spouse	
	If you have more than one job,		☐ Employed				☐ Empl	oyed		
	attach a separate page with information about additional employers.	Employment status	■ Not employed				☐ Not employed			
		Occupation								
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student o homemaker, if it applies.	<sub>r</sub> Employer's address								
		How long employed th	nere?				_			
Pai	rt 2: Give Details About Mon	thly Income								
	mate monthly income as of the da ss you are separated.	te you file this form. If y	ou have nothing to re	port for any	/ line	, write \$0	in the spa	ace. Includ	e your non-fili	ng spouse
-	u or your non-filing spouse have more ce, attach a separate sheet to this for		oine the information f	or all emplo	oyers	for that p	erson on	the lines b	elow. If you ne	eed more
						For Deb	tor 1		btor 2 or ing spouse	
2.	List monthly gross wages, salar deductions). If not paid monthly, ca	• .	, ,	2.	\$		0.00	\$	N/A	-
3.	Estimate and list monthly overti	me pay.		3.	+\$		0.00	+\$	N/A	-
4	Calculate gross Income Add lin	e 2 + line 3		4	\$		0.00	\$	N/A	

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Det	otor 1	Yaseen, Juwana Taher	_	Case	number ( <i>if kn</i>	own)			
				For	Debtor 1			ebtor 2 or ling spouse	
	Сор	y line 4 here	4.	\$	0	.00	\$	N/A	
5.	l ist	all payroll deductions:							
٥.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0	.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	· · —		.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	· · · · ·		.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	· · · —		.00	\$	N/A	
	5e.	Insurance	5e.	· · · —		.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$		.00	\$	N/A	
	5g.	Union dues	5g.	. \$	0	.00	\$	N/A	
	5h.	Other deductions. Specify:	5h.	+ \$	0	.00	+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0	.00	\$	N/A	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0	.00	\$	N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$	0	.00	\$	N/A	
	8b.	Interest and dividends	8b.	. \$	0	.00	\$	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0	.00	\$	N/A	
	8d.	Unemployment compensation	8d.	· -		.00	\$	N/A	
	8e.	Social Security	8e.	· · · —		.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	 \$	0	.00	\$	N/A	
	8g.	Pension or retirement income	— 8g.	· · —		.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.	· -		.00	·	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0	.00	\$	N/A	
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	0.00	+ \$		N/A = \$	0.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L		0.00	Ľ			0.00
11.	Stat Inclu	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your dir friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not av	epende					e J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certain						12. \$	0.00
								Combined monthly in	
13.	Do y ■ □	vou expect an increase or decrease within the year after you file this form No.  Yes. Explain:	?						

Official Form 106I Schedule I: Your Income page 2

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Fill	in this informa	tion to identify you	ır case:					
Deb	otor 1	Juwana Tahe	er Yasee	n		Che	eck if this is: An amended filing	
	otor 2 ouse, if filing)						· ·	ving postpetition chapter 13 following date:
Unit	ted States Bankr	uptcy Court for the:		IERN DISTRICT OF ILLIN RN DIVISION	OIS,		MM / DD / YYYY	
1	se number 							
		rm 106J <b>J: Your E</b>		coc		•		
Be info	as complete a	and accurate as p	oossible. I ded, attac	If two married people are				12/1: supplying correct ur name and case numbe
Par		ibe Your Househ	old					
1.	Is this a join							
	■ No. Go to □ Yes. <b>Doe</b>	line 2. s Debtor 2 live in	a separa	te household?				
	□ N □ Y	-	t file Officia	al Form 106J-2, <i>Expenses</i>	for Separate Househ	noldof Debt	or 2.	
2.	Do you have	e dependents?	■ No					
	Do not list Do Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state							□No
	dependents	names.						☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
3.	expenses of	enses include f people other tha d your dependen	an 🗆	No Yes				
exp	imate your ex		ur bankru	y Expenses ptcy filing date unless yo is filed. If this is a suppl				
val		sistance and hav		overnment assistance if d it on Schedule I: Your			Your exp	enses
4.		or home ownersh d any rent for the		ses for your residence. In lot.	clude first mortgage	4.	\$	0.00
	If not includ	ed in line 4:						
	4a. Real e	state taxes				4a.	\$	0.00
		rty, homeowner's,				4b.	·	0.00
		maintenance, repowner's association				4c. 4d.	·	0.00
5.				ominium dues <b>ur residence.</b> such as hon	ne equity loans	4a. 5.		0.00

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Dept	or Yasee	n, Juwana Taher	Case num	iber (if known)	
6.	Utilities:				
-		ity, heat, natural gas	6a.	\$	0.00
		sewer, garbage collection	6b.	·	0.00
	-	one, cell phone, Internet, satellite, and cable services	6c.		0.00
	6d. Other.	Specify:	6d.	\$	0.00
7.		usekeeping supplies	<del></del> 7.	\$	0.00
		d children's education costs	8.	\$	0.00
		ndry, and dry cleaning	9.		0.00
		e products and services	10.	·	0.00
		dental expenses	11.	·	0.00
		on. Include gas, maintenance, bus or train fare.		Ψ	0.00
		e car payments.	12.	\$	0.00
		nt, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
		ontributions and religious donations	14.	\$	0.00
	Insurance.	Č			
		e insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life ins	urance	15a.	\$	0.00
	15b. Health	insurance	15b.	\$	0.00
	15c. Vehicle	insurance	15c.	\$	0.00
	15d. Other in	nsurance. Specify:	15d.	\$	0.00
		t include taxes deducted from your pay or included in lines 4 or 20.		· -	<u> </u>
	Specify:	, , ,	16.	\$	0.00
		r lease payments: /ments for Vehicle 1	17a.	\$	0.00
		ments for Vehicle 2	17b.		0.00
	17c. Other. \$		17c.	·	0.00
	17d. Other. \$		— 17d.		0.00
		nts of alimony, maintenance, and support that you did not report as	17d.	Ψ	
		m your pay on line 5, Schedule I, Your Income (Official Form 106l).	18.	\$	0.00
19.	Other payme	nts you make to support others who do not live with you.		\$	0.00
	Specify:		19.		
		operty expenses not included in lines 4 or 5 of this form or on Schedu			
	•	ges on other property	20a.		0.00
	20b. Real es		20b.		0.00
	20c. Propert	y, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Mainter	nance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeo	wner's association or condominium dues	20e.	\$	0.00
21.	Other: Specif	y:	21.	+\$	0.00
22.	Calculate voi	ur monthly expenses			
	-	s 4 through 21.		\$	0.00
		e 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	0.00
	. ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
		22a and 22b. The result is your monthly expenses.		\$	0.00
	-	ur monthly net income.			
		ne 12 (your combined monthly income) from Schedule I.	23a.		0.00
	23b. Copy yo	our monthly expenses from line 22c above.	23b.		0.00
	23c. Subtrac	ct your monthly expenses from your monthly income.			
		sult is your monthly net income.	23c.	\$	0.00
24.	Do you expe	ct an increase or decrease in your expenses within the year after you	file this f	form?	
	For example, do	you expect to finish paying for your car loan within the year or do you expect your r	mortgage p	payment to increase	or decrease because of a
		the terms of your mortgage?			
	No.				
	☐ Yes.	Explain here:			<u> </u>

## Case 17-30109 Doc 1 Filed 10/06/17 Entered 10/06/17 17:49:19 Desc Main Document Page 30 of 42

Fill in this info	rmation to identify your	caso.			I
Debtor 1					
Deptor I	Juwana Taher Ya First Name	Middle Name	Last Name		}
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS, EASTER	RN DIVISION	
Case number (if known)					☐ Check if this is an amended filing
Official For	rm 106Dec				
Declara	tion About a	an Individua	I Debtor's S	Schedules	12/15
years, or both.	gn Below		kruptcy case can result	in times up to \$250,000	0, or imprisonment for up to 20
Did you p	ay or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare are true and correct.	that I have read the sum	nmary and schedules fil	ed with this declaratio	n and
X /s/ Ju	ıwana Taher Yaseen		X		
	ina Taher Yaseen ture of Debtor 1		Signature	of Debtor 2	

Date \_\_\_\_

Date October 6, 2017

	Ca	Se 17-30109 L	Docume		7 17.49.19	Desc iv	/Iall I
Fill	in this inform	nation to identify your o					
Deb	otor 1	Juwana Taher Ya					
Dok	otor 2	First Name	Middle Name	Last Name	}		
	use if, filing)	First Name	Middle Name	Last Name			
Uni	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION			
Cas	se number						
(if kn	nown)					_	if this is an ded filing
						amend	dea ming
∩f	ficial Fo	rm 106Sum					
			and Liabilities an	d Certain Statistical Ir	formation		12/15
Веа	is complete ai	nd accurate as possible	e. If two married people a	e filing together, both are equally	responsible for	supplying o	correct
				information on this form. If you a he box at the top of this page.	re filing amended	schedules	after you file
Par	t 1: Summa	arize Your Assets					
						Your as	ssets
							f what you own
1.		/B: Property (Official Fo				\$	0.00
						· · ·	
						\$	1,915.00
	1c. Copy line	e 63, Total of all property	on Schedule A/B			\$	1,915.00
Par	t 2: Summa	arize Your Liabilities					
							abilities you owe
0	0-11-1- 0	0	in Orange Han Daniel H	Official Faces 400D)		Amount	. you owe
2.			aims Secured by Property (0 nn AA <i>mount of claim,</i> at the	bottom of the last page of Part 1 of 3	Schedule D	\$	0.00
3.			Jnsecured Claims (Official F			•	0.00
	.,		,	) from line 6e of chedule E/F		\$	0.00
	3b. Copy the	e total claims from Part 2	2 (nonpriority unsecured cla	ims) from line 6j of chedule E/F		\$	23,904.00
				Yo	ur total liabilities	\$	23,904.00
							20,004.00
Par	t 3: Summa	arize Your Income and	Expenses				
4	Cohodulo II	Value Incomo/Official For	10CI\				

Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 o**S**chedule I..... 0.00

Schedule J: Your Expenses (Official Form 106J) 0.00 Copy your monthly expenses from line 22c of Schedule J.....

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
  - No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
  - Yes
- What kind of debt do you have? 7.
  - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C§ 159.
  - Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Page 32 of 42 Case number (if known) Debtor 1 Yaseen, Juwana Taher

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.

\$	0.00	

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	1
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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	in this informa	ation to identify you	r case:			
Del	btor 1	Juwana Taher	/aseen  Middle Name	Last Name		
	btor 2 buse if, filing)	First Name	Middle Name	Last Name		
` '	, 0,	kruptcy Court for the:		OF ILLINOIS, EASTERN DIV	/ISION	
	se number				_	Check if this is an amended filing
Sta Be a info	as complete an	of Financial ad accurate as possibre space is needed,		e filing together, both are e	Bankruptcy equally responsible for supply additional pages, write your	
_		r every question.	witel Status and Where Verri	Lived Defere		
			arital Status and Where You	Lived Before		
1.	What is your	current marital statu	is?			
	☐ Married ☐ Not marri	ied				
2.	During the las	st 3 years, have you	lived anywhere other than v	where you live now?		
	■ No □ Yes. List	all of the places you li	ved in the last 3 years. Do not	include where you live now.		
	Debtor 1 Price	or Address:	Dates Debtor 1 there	lived Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
<b>3.</b> state					ty property state or territory'	
	■ No □ Yes. Mak	e sure you fill out Sch	edule H: Your Codebtors (Offi	cial Form 106H).		
Par	rt 2 Explain	the Sources of You	r Income			
4.	Fill in the total If you are filing  No	amount of income yo	nployment or from operating u received from all jobs and a nave income that you receive to	all businesses, including part-		dar years?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

Case 17-30109 Doc 1 Filed 10/06/17 Entered 10/06/17 17:49:19 Desc Main Document Page 34 of 42 Case number(if known) Debtor 1 Yaseen, Juwana Taher Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. П Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

■ No. Go to line 7.

Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for

this bankruptcy case.

Creditor's Name and Address

Dates of payment

Total amount
paid

Amount you
still owe

Was this payment for ...

. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name and Address

Dates of payment

Total amount paid

Amount you still owe

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments to an insider

Insider's Name and Address

Dates of payment

Total amount
paid

Amount you
still owe
Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications,

Case 17-30109 Doc 1 Filed 10/06/17 Entered 10/06/17 17:49:19 Desc Main Page 35 of 42 Case number (if known) Document Debtor 1 Yaseen, Juwana Taher and contract disputes. No Yes. Fill in the details. Status of the case Case title Nature of the case Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was **Amount** taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Nο Yes. Fill in the details for each gift. Dates you gave Gifts with a total value of more than \$600 per Describe the gifts Value person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Value Dates you contributed more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code)

#### Part 6: List Certain Losses

- 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?
  - No
  - Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

Date of your loss

Value of property lost

#### Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you

Page 36 of 42
Case number (if known) Document Debtor 1 Yaseen, Juwana Taher

	consulted about seeking bankruptcy or prepared include any attorneys, bankruptcy petition prepared			ces require	d in your bankruptcy	
	_	57.5, 67. 67.0411 60.411.06111.1g 4,	yo		a your zariii aptoy.	
	□ No ■ Yes. Fill in the details.					
	Person Who Was Paid	Description and va	alue of any pro	pertv	Date payment or	Amount of
	Address Email or website address Person Who Made the Payment, if Not You	transferred		, ,	transfer was made	payment
	Ferrentino & Associates 8409 W Cermak Rd Riverside, IL 60546-1314	0.00				\$0.00
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors. Do not include any payment or transfer that you list	s or to make payments t			y or transfer any propert	ey to anyone who
	■ No □ Yes. Fill in the details.					
	Person Who Was Paid Address	Description and va transferred	alue of any pro	perty	Date payment or transfer was made	Amount of payment
18.	18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not including and transfers that you have already listed on this statement. No					
	☐ Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and va property transferr		paym	ibe any property or ents received or debts n exchange	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankrupte beneficiary? (These are often called asset-protein No   ☐ Yes. Fill in the details.		property to a s	self-settled	trust or similar device o	f which you are a
	Name of trust	Description and va	alue of the pror	erty trans	ferred	Date Transfer was
	Traine of tract	2000 i piloti ana vi	and or the prop	orty traile	101104	made
Par	t8: List of Certain Financial Accounts, Inst	ruments, Safe Deposit E	Boxes, and Sto	rage Units		
20.	<ul> <li>Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?</li> <li>Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.</li> <li>No</li> </ul>					, ,
	Yes. Fill in the details.  Name of Financial Institution and	Last 4 digits of	Type of accou	unt or	Date account was	Last balance before
	Address (Number, Street, City, State and ZIP Code)	account number	instrument		closed, sold, moved, or transferred	closing or transfer
21. Do you now have, or did you have within 1 year before you filed fo cash, or other valuables?			oankruptcy, any	y safe depo	osit box or other deposite	ory for securities,
	■ No					
	☐ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, St and ZIP Code)		Describe	the contents	Do you still have it?

Page 37 of 42 Case number (if known) Document Debtor 1 Yaseen, Juwana Taher 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Nο Yes. Fill in the details. Do you still Name of Storage Facility Describe the contents Who else has or had access have it? Address (Number, Street, City, State and ZIP Code) to it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No П Yes. Fill in the details. Owner's Name Where is the property? Describe the property Value (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? ☐ Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? ☐ Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Case Title Nature of the case Status of the **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

Case 17-30109

Doc 1

Filed 10/06/17

Entered 10/06/17 17:49:19

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.